

Information to identify the case:

Debtor 1	Peter M. Walsh	Social Security number or ITIN	xxx-xx-2240
	First Name Middle Name Last Name	EIN	--
Debtor 2	Mary Walsh	Social Security number or ITIN	xxx-xx-9453
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 18-16895-MBK			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Peter M. Walsh

Mary Walsh
aka Mary Patti2/27/24

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Peter M. Walsh
Mary Walsh
Debtors

Case No. 18-16895-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

Page 1 of 3

Date Rcvd: Feb 27, 2024

Form ID: 3180W

Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 29, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Peter M. Walsh, Mary Walsh, 237 Katie Lynn Court, Brick, NJ 08723-6353
cr	+ Fay Servicing LLC, FRIEDMAN VARTOLO LLP, 85 Broad Street, New York, NY 10004-2434
517441161	+ Bank of America, c/o Schachter Portnoy, Calvary SPV 1, LLC, 3490 US Rte1, Suite 6, Princeton, NJ 08540-5920
517441163	+ Fitness in Therapy, Heritage Commons, 2164 Route 35, Bldg. C, Sea Girt, NJ 08750-1013
517441164	+ GFPension Corp, 60 West Broad Street, Suite 202, Bethlehem, PA 18018-5721
517441167	+ RBS Citizens, N.A., 7360 S. Kyrene Road, Mail Stop T-120, Tempe, AZ 85283-8432
517441168	+ Shapiro & DeNardo, LLC, 14000 Commerce Parkway, Suite B, Mount Laurel, NJ 08054-2242
517441169	Wells Fargo Bank, 10000 Blue Gentian Road, Suite B, Saint Paul, MN 55121-7700
517610230	+ Wilmington Trust, National Association, Fay Servicing, LLC, 3000 Kellway Dr. Ste 150, Carrollton, TX 75006-3357
517610231	+ Wilmington Trust, National Association, Fay Servicing, LLC, 3000 Kellway Dr. Ste 150, Carrollton, TX 75006, Wilmington Trust, National Association Fay Servicing, LLC 75006-3357

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	+ Email/Text: RASEBN@raslg.com	Feb 27 2024 21:04:00	Charles G. Wohlrab, Robertson, Anschutz, Schneid, Crane & Pa, 10700 Abbott's Bridge Road, Ste 170, Duluth, GA 30097-8461
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 27 2024 21:05:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Feb 27 2024 21:05:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	^ MEBN	Feb 27 2024 20:48:28	Fay Servicing, LLC as servicer for Wilmington Trus, c/o Friedman Vartolo LLP, 1325 Franklin Avenue, Suite 160, Garden City, NY 11530-1631
lm	+ EDI: WFFC2	Feb 28 2024 01:38:00	WELLS FARGO BANK, Default Document Pro N9286-014, 1000 Blue Gentian Road, Eagan, MN 55121-1663
517441160	+ Email/PDF: resurgentbknotifications@resurgent.com	Feb 27 2024 20:57:56	Ashley Funding Services, LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517590483	Email/PDF: resurgentbknotifications@resurgent.com	Feb 27 2024 21:16:04	Ashley Funding Services, LLC its successors and, assigns as assignee of Laboratory, Corporation of America Holdings, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517592422	Email/PDF: resurgentbknotifications@resurgent.com	Feb 27 2024 21:16:16	CACH, LLC C/O Resurgent Capital Services, P.O. Box 10675, Greenville, SC 29603-0675
517446421	+ Email/Text: bankruptcy@cavps.com	Feb 27 2024 21:05:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321

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User: admin

Page 2 of 3

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517441162	+ Email/Text: mtgbk@shellpointmtg.com	Feb 27 2024 21:04:00	DITECH Financial LLC, 2100 East Elliot Road, Bldg. 94 T-120, Tempe, AZ 85284-1806
517565547	+ Email/Text: mtgbk@shellpointmtg.com	Feb 27 2024 21:04:00	Ditech Financial LLC, 2100 East Elliot Rd., Bldg. 94, Recovery Dept - T120, Tempe, AZ 85284-1806
518322482	Email/Text: ECF@fayservicing.com	Feb 27 2024 21:04:00	Fay Servicing, LLC, POB 814609, Dallas, TX 75381-4609
517586328	EDI: JEFFERSONCAP.COM	Feb 28 2024 01:38:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
517441165	EDI: JEFFERSONCAP.COM	Feb 28 2024 01:38:00	Jefferson Capital Systems, LLC, PO Box 7999, Saint Cloud, MN 56302-9617
518822032	Email/Text: mtgbk@shellpointmtg.com	Feb 27 2024 21:04:00	NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
518822033	Email/Text: mtgbk@shellpointmtg.com	Feb 27 2024 21:04:00	NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826, NewRez LLC d/b/a Shellpoint Mortgage Ser, P.O. Box 10826, Greenville, SC 29603-0826
517441166	EDI: Q3G.COM	Feb 28 2024 01:38:00	Quantum3 Group, LLC, PO Box 788, Kirkland, WA 98083-0788
517570226	+ EDI: AIS.COM	Feb 28 2024 01:38:00	Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517441170	EDI: WFFC2	Feb 28 2024 01:38:00	Wells Fargo Bank, N.A., PO Box 10438, Des Moines, IA 50306-0438
517530116	+ EDI: WFFC2	Feb 28 2024 01:38:00	Wells Fargo Bank, N.A., Default Document Processing, N9286-01Y, 1000 Blue Gentian Road, Eagan, MN 55121-1663
518456706	+ Email/Text: ECF@fayservicing.com	Feb 27 2024 21:04:00	Wilmington Trust, National Association, Trustee for MFRA Trust 2016-1, c/o Fay Servicing, LLC, P.O. Box 814609, Dallas, TX 75381-4609

TOTAL: 21

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 29, 2024

Signature: /s/Gustava Winters

District/off: 0312-3

User: admin

Page 3 of 3

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 27, 2024 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Charles G. Wohlrab	on behalf of Creditor Fay Servicing LLC as servicer for Wilmington Trust, National Association, not in its individual capacity, but solely as trustee for MFRA Trust 2016-1 bkecf@friedmanvartolo.com, cwohlab@ecf.courtdrive.com
Elizabeth L. Wassall	on behalf of Creditor WELLS FARGO BANK N.A. ewassall@logs.com, njbankruptcynotifications@logs.com;logsecf@logs.com
Elizabeth L. Wassall	on behalf of Loss Mitigation WELLS FARGO BANK ewassall@logs.com njbankruptcynotifications@logs.com;logsecf@logs.com
Eugene D. Roth	on behalf of Joint Debtor Mary Walsh erothesq@gmail.com
Eugene D. Roth	on behalf of Debtor Peter M. Walsh erothesq@gmail.com
Jonathan C. Schwalb	on behalf of Creditor Wilmington Trust National Association, not in its individual capacity, but solely as trustee for MFRA Trust 2016-1 bankruptcy@friedmanvartolo.com, jschwalb@ecf.courtdrive.com
Jonathan C. Schwalb	on behalf of Creditor Fay Servicing LLC as servicer for Wilmington Trust, National Association, not in its individual capacity, but solely as trustee for MFRA Trust 2016-1 bankruptcy@friedmanvartolo.com, jschwalb@ecf.courtdrive.com
Jonathan C. Schwalb	on behalf of Creditor Fay Servicing LLC bankruptcy@friedmanvartolo.com jschwalb@ecf.courtdrive.com
Kevin Gordon McDonald	on behalf of Creditor Wilmington Trust National Association, not in its individual capacity, but solely as trustee for MFRA Trust 2016-1 kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 12